

agents. We have for years expressed the opinion that this matter laid largely with the companies. If the half dozen largest life insurance offices in this country would work as effectually to stop the evil as the Boston or Philadelphia life underwriters' associations have done, there would be but little or no complaint at the end of twelve months. The thing which is wanted and needed is the earnest co-operation of the managers in the home offices, and the strong reasons why companies should take a hand may be found in the fact that the cost of securing new business can thereby be diminished and that a closer approximation to equitable relations can be maintained among the individual members.—*United States Review*.

PAYMENTS TO POLICYHOLDERS IN 1891, BY LIFE COMPANIES IN CANADA.

Companies.	Death Claims.	Matured Endow- ments.	Paid for Surrendered Policies.	Dividends paid Policy- holders.	Total paid to Policy- holders.
<i>Canadian Cos.</i>	\$	\$	\$	\$	\$
Canada Life.....	545,370	47,495	67,184	245,701	906,151
Citizens'.....	None.	None.	769	None.	769
Confederation ..	167,111	29,251	21,633	92,429	313,888
Dominion Life....	1,000	None.	None.	None.	1,000
Dom. Safety F'd.	28,000	None.	None.	None.	28,000
Federal.....	117,890	None.	1,585	36,079	155,552
London Life.....	22,851	4,333	2,951	1,489	31,625
Manfrs.' Life....	35,209	None.	2,661	None.	37,869
North American..	57,472	42,920	2,934	16,288	122,831
Ontario Mutual..	93,737	26,500	34,902	56,469	211,617
Sun Life.....	177,141	12,545	12,992	2,889	207,268
Temp. and Gen..	17,500	None.	2,680	None.	20,180
Totals	1,263,281	163,047	150,289	451,344	2,036,710
<i>British Cos.</i>					
British Empire..	87,127	46,500	5,394	16,588	156,000
Comm. Union.....	29,845	11,979	238	None.	42,062
Edinburgh.....	33,970	None.	645	None.	34,614
Life Asso., Scot- land.....	72,343	4,367	2,940	11,872	91,522
Liv. & London & Globe.....	456	None.	426	None.	10,378
London & Lanc.	8,239	74,925	4,365	162	128,692
London Assur....	None.	None.	None.	271	271
North British..	30,079	550	1,289	4,721	36,649
Queen.....	1,454	None.	145	220	1,819
Reliance.....	7,608	None.	None.	None.	7,608
Royal.....	24,229	6,774	952	142	32,794
Scot. Amicable..	3,539	None.	272	None.	3,811
Scot. Provident..	None.	None.	205	None.	265
Standard Life...	178,704	973	11,429	31,799	224,950
Star Life.....	None.	2,093	422	None.	2,639
Totals	566,593	108,171	28,782	65,774	773,983
<i>American Cos.</i>					
Aetna Life.....	249,445	303,106	38,345	124,593	715,489
Connecticut Life.	41,654	29,226	None.	18,731	89,611
Equitable.....	241,634	69,820	65,114	22,520	400,655
Germania.....	5,000	None.	None.	64	5,064
Metropolitan..	17,143	None.	334	258	17,735
Mutual Life.....	179,914	None.	11,393	10,748	205,998
National Life..	1,629	2,000	1,720	None.	5,349
New York.....	169,980	98,993	39,652	27,838	344,506
Northwestern...	6,801	None.	1,920	5,899	14,619
Phoenix of Hart.	48,943	14,990	393	7,249	71,575
Prov. Savings ..	19,000	None.	45	None.	19,045
Travelers'.....	51,156	45,500	32,271	None.	128,927
Union Mutual..	39,286	30,092	6,258	1,480	77,117
United States...	6,000	None.	None.	None.	6,000
Totals	1,077,585	593,787	197,444	219,388	2,100,790

In the above totals are included payments to annuitants as follows:

Canada Life.....	\$400	Royal.....	\$696
Confederation.....	3,465	Standard Life.....	2,045
North American.....	3,186	Star Life.....	123
Sun Life.....	1,697	Equitable.....	1,499
British Empire.....	301	Mutual Life.....	3,042
Liv. & Lond. & Globe.	1,495	New York.....	8,043

Total..... \$25,993

SANITARY SCIENCE AND THE DEATH RATE.

The opening of the thirteenth Annual Provincial Congress of the Sanitary Institute at Portsmouth, on September 12, was signalized by an important inaugural address on "The Victorian Era, the Age of Sanitation," delivered by Sir Charles Cameron. This contains several crumbs of comfort for the present day optimist in health matters, as the title suggests, and Sir Charles is of opinion that the vast outlay of the Victorian Age on sanitary improvements is both justifiable and encouraging, though even yet hundreds of towns are unprovided with proper arrangements for a drainage and a sufficient water supply.

Still, Sir Charles is of opinion that sanitary science has had an immense part in the improvement of the death-rate, great reductions having been made in this respect in the present century throughout the British Isles, although the populations of the large towns have increased, and therefore grown denser. Taking the last forty years alone, the improvement has been great even in the large towns. In England and Wales the following shows the reduction of the death-rate:—

	1851-60	1881-90
Towns... ..	24.7	20.4
Country... ..	19.6	17.5

Another curious fact in this connection is that although in England the urban or town population exceeds the rural population, which is the case in no other country in the world, the whole population of England have a greater longevity than the French, Russians, Germans, Italians and Spaniards. Then the mortality of those under 35 in the case of males, and 45 in the case of females, has been largely diminished, while that of the older persons has slightly increased. This seems to point to greater care being taken of young lives which are really weakly, and so affect the adult mortality. Another important feature from an insurance point of view is that the mere expectation of life has been largely increased during the last 25 years. A comparison of statistics of the two conditions of life referred to above shows that four more persons per 1,000 die in the town than in the country. Sir Charles Cameron rightly lays great importance on the accuracy of vital and census statistics, especially as they are used so much for purposes of comparison between the healthiness of different localities. He thinks a census ought to be taken every five years, but that the expense would be too great.

It is not surprising that Sir Charles finds consumption to be the most fatal of all diseases in England, killing its 50,000 victims per annum, while in Dublin it causes a death-rate of 4 per 1,000. Another very prevalent disease is typhoid fever, which Sir Charles ascribes largely to soil pollution prevalent in houses on clayey soils. He advises that we should keep the underground air from entering our dwellings, and be as particular about the soil under and around those dwellings as about the air. Sir Charles is hopeful that by increased care in preventing infection we might still further lessen the death-rate, and is of opinion that it is possible to make it more uniform in town and country. One thing is encouraging—that typhus fever, once so prevalent, has now almost ceased to exist, and that the improved hygienic measures taken in large towns have done much to remove that disease and smallpox from our midst.

Altogether the paper is most interesting and reassuring. The great strides made in sanitary science form one of the best characteristics of the age, as tending to lengthen and make more comfortable and less risky the individual and collective life of the nation. The paper of Sir Charles Cameron does some service in simply calling attention to the question in its bearing on past improvements and possible future development.—*Insurance Agent, London*.